

Fill in this information to identify the case

Debtor 1 Darcinia Michelle Nixon

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN District of OHIO
(State)

Case number 14-50677

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Residential Credit Solutions, Inc., by and
through its mortgage servicing agent Seterus,
Inc., fka IBM Lender Business Process

Name of creditor Services, Inc.,

Last four digits of any number
you use to identify the debtor's
account: 7207

Court claim no. (if known) 9

Date of payment change

Must be at least 21 days after date of
this notice 2/1/2017

New total payment:

Principal, interest, and escrow, if any \$873.54

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$263.79 New escrow payment: \$468.14

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$_____ New principal and interest payment: \$_____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect)*

Reason for change: _____

Current mortgage payment: \$_____

New mortgage payment: \$_____

Debtor 1 Darcinia Michelle Nixon
First Name Middle Name Last Name

Case number (if known) 14-50677

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Adam B. Hall Date January 4, 2017
Signature

Print: Adam B. Hall (0088234) Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028
Number Street

Columbus, OH 43216-5028
City State ZIP Code

Contact phone 614-220-5611 Email abh@manleydeas.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Payment Change was electronically through the court's ECF System at the email address registered with the court:

Office of U.S. Trustee, Southern District of Ohio, Party of Interest, 170 North High Street, #200, Columbus, OH 43215

Frank M. Pees, 130 East Wilson Bridge Road, Suite 200, Worthington, OH 43085, trustee@ch13.org

Mark Albert Herder, Attorney for Darcinia Michelle Nixon, 1031 East Broad Street, Columbus, OH 43205, Markalbertherder@yahoo.com

and by ordinary U.S. mail on January 4, 2017 addressed to:

Darcinia Michelle Nixon, 3128 Noe Bixby Road, Columbus, OH 43232

/s/ Adam B. Hall
Adam B. Hall

Redacted

Redacted

DARCI NIA M NIXON
C/O MARK ALBERT HERDER
1031 E BROAD ST
COLUMBUS OH 43205-1301

ESCROW ACCOUNT STATEMENT		
Analysis Date:	12/12/16	Redacted
Current Payment	New Payment Effective 02/01/17	
Principal and Interest	\$304.23	Principal and Interest* \$405.40
Escrow	\$263.79	Escrow \$362.08
		Escrow Shortage or Deficiency \$106.06
Total Current Payment	\$568.02	Total NEW Payment* \$873.54

* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on February 7, 2014. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS February 2017 to January 2018		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE Anticipated Activity			
		Payments to Escrow	Payments from Escrow	Description	Projected Balance
MORTGAGE INS	\$1,278.00				\$1,588.71-
COUNTY	\$2,022.97				532.47-
HAZARD INS	\$1,044.00				276.89-
Total Disbursements	\$4,344.97				\$1,043.63-
Beginning Balance**					
Post Petition Beg Bal*					
Date					
Bankruptcy File Date	February 7, 2014				
Pre-Petition Escrow Shortage/Deficiency as of Analysis Date					
	\$545.08				
*Post Petition Beg Bal = The post-petition portion of the escrow starting balance					
**Beginning balance = Starting balance less any unpaid escrow disbursements					
		02/01/2017	362.08	106.50- MORTGAGE INS	788.05-
		03/01/2017	362.08	106.50- MORTGAGE INS	532.47-
		04/01/2017	362.08	106.50- MORTGAGE INS	276.89-
		05/01/2017	362.08	106.50- MORTGAGE INS	21.31-
		06/01/2017	362.08	106.50- MORTGAGE INS	234.27
		06/01/2017	0.00	1,011.48- COUNTY	777.21-
		06/01/2017	0.00	1,044.00- HAZARD INS	1,821.21-
		07/01/2017	362.08	106.50- MORTGAGE INS	1,565.63-
		08/01/2017	362.08	106.50- MORTGAGE INS	1,310.05-
		09/01/2017	362.08	106.50- MORTGAGE INS	1,054.47-
		10/01/2017	362.08	106.50- MORTGAGE INS	798.89-
		11/01/2017	362.08	106.50- MORTGAGE INS	543.31-
		12/01/2017	362.08	106.50- MORTGAGE INS	287.73-
		12/01/2017	0.00	1,011.49- COUNTY	1,299.22-
		01/01/2018	362.08	106.50- MORTGAGE INS	1,043.64-
Total			\$4,344.96	\$4,344.97-	
<p>The escrow account has a pre-petition and post-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The pre-petition shortage and/or deficiency is accounted for on the POC and will be collected as part of your pre-petition plan payment. The projected beginning balance of your escrow account is \$1,043.63-. Your required beginning balance according to this analysis should be \$1,501.74. This means you have a post-petition shortage and/or deficiency of \$2,545.37. For your convenience, we have spread this post-petition shortage and/or deficiency over the next 24 installments and included this amount in your escrow payment.</p>					
<p>The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$724.16.</p>					

ESCROW ACCOUNT HISTORY

This is a statement of actual activity in your escrow account from December 2014 to January 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY

Beginning Balance Date	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
12/01/14	263.79	0.00*	106.50-	106.50-	MORTGAGE INS	7,045.59-	9,342.78-
12/01/14	0.00	0.00	899.45-	0.00*	COUNTY	7,945.04-	9,342.78-
01/01/15	263.79	338.90*	106.50-	106.50-	MORTGAGE INS	7,787.75-	9,110.38-
01/01/15	0.00	0.00	0.00	953.01-*	COUNTY	7,787.75-	10,063.39-
02/01/15	263.79	338.90*	106.50-	106.50-	MORTGAGE INS	7,630.46-	9,830.99-
03/01/15	263.79	0.00*	106.50-	106.50-	MORTGAGE INS	7,473.17-	9,937.49-
04/01/15	263.79	338.90*	106.50-	106.50-	MORTGAGE INS	7,315.88-	9,705.09-
05/01/15	263.79	338.90*	106.50-	106.50-	MORTGAGE INS	7,158.59-	9,472.69-
06/01/15	263.79	0.00*	106.50-	106.50-	MORTGAGE INS	7,001.30-	9,579.19-
06/01/15	0.00	0.00	1.00-	953.01-*	COUNTY	7,002.30-	10,532.20-
06/01/15	0.00	0.00	987.00-	1,044.00-*	HAZARD INS	7,989.30-	11,576.20-
07/01/15	263.79	338.90*	106.50-	106.50-	MORTGAGE INS	7,832.01-	11,343.80-
08/01/15	263.79	338.90*	106.50-	106.50-	MORTGAGE INS	7,674.72-	11,111.40-
09/01/15	263.79	338.90*	106.50-	106.50-	MORTGAGE INS	7,517.43-	10,879.00-
10/01/15	263.79	338.90*	106.50-	106.50-	MORTGAGE INS	7,360.14-	10,646.60-
11/01/15	263.79	338.90*	106.50-	106.50-	MORTGAGE INS	7,202.85-	10,414.20-
12/01/15	0.00	1,016.70*	0.00	106.50-*	MORTGAGE INS	7,202.85-	9,504.00-
12/01/15	0.00	0.00	0.00	1,011.49-*	COUNTY	7,202.85-	10,515.49-
01/01/16	0.00	338.90*	0.00	106.50-*	MORTGAGE INS	7,202.85-	10,283.09-
02/01/16	0.00	0.00	0.00	106.50-*	MORTGAGE INS	7,202.85-	10,389.59-
03/01/16	0.00	338.90*	0.00	106.50-*	MORTGAGE INS	7,202.85-	10,157.19-
04/01/16	0.00	1,355.60*	0.00	106.50-*	MORTGAGE INS	7,202.85-	8,908.09-
05/01/16	0.00	0.00	0.00	106.50-*	MORTGAGE INS	7,202.85-	9,014.59-
05/01/16	0.00	0.00	0.00	1,011.48-*	COUNTY	7,202.85-	10,026.07-
06/01/16	0.00	651.91*	0.00	106.50-*	MORTGAGE INS	7,202.85-	9,480.66-
06/01/16	0.00	0.00	0.00	1,044.00-*	HAZARD INS	7,202.85-	10,524.66-
07/01/16	0.00	1,016.70*	0.00	106.50-*	MORTGAGE INS	7,202.85-	9,614.46-
08/01/16	0.00	677.80*	0.00	106.50-*	MORTGAGE INS	7,202.85-	9,043.16-
09/01/16	0.00	0.00	0.00	106.50-*	MORTGAGE INS	7,202.85-	9,149.66-
10/01/16	0.00	677.80*	0.00	106.50-*	MORTGAGE INS	7,202.85-	8,578.36-
11/01/16	0.00	338.90*	0.00	106.50-*	MORTGAGE INS	7,202.85-	8,345.96-
12/01/16	0.00	7,611.45*	0.00	106.50-*	MORTGAGE INS	7,202.85-	841.01-
12/01/16	0.00	0.00	0.00	1,011.49-*	COUNTY	7,202.85-	1,852.50-
01/01/17	0.00	0.00*	0.00	0.00		7,202.85-	1,852.50-
Total	\$3,165.48	\$17,074.76	\$3,165.45-	\$9,690.98-			

* indicates a difference from a previous estimate either in the date or the amount.

** indicates escrow payment made during a period where the loan was paid ahead.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.